IN THE CLAIMS

The pending unamended claims are reproduced below.

1. (ORIGINAL) A method of performing financial processing in a computer, comprising:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

Profit = Net Interest Revenue (NIR)
+ Other Revenue (OR)
- Direct Expense (DE)
- Indirect Expense (IE)
- Risk Provision (RP)

(c) wherein the Indirect Expense comprises costs not related to the accounts that are apportioned among all of the accounts in one or more groups.

2. (ORIGINAL) The method of claim 1, wherein the Indirect Expense is apportioned among all of the accounts using the organization attributes that are not related directly to the accounts.

3. (ORIGINAL) The method of claim 1, wherein the Indirect Expense is apportioned among all of the accounts using one of a plurality of apportionment methods.

4. (PREVIOUSLY PRESENTED) The method of claim 1, wherein the Indirect Expense is apportioned among all of the accounts using a plurality of apportionment methods.

5. (ORIGINAL) The method of claim 1, wherein an account may be associated with more than one group.

6. (ORIGINAL) The method of claim 1, wherein a group may be associated with more than one account.

7. (ORIGINAL) The method of claim 1, wherein any unallocated Indirect Expense is apportioned to an empty group.

8. (ORIGINAL) The method of claim 1, wherein the Indirect Expense ($IE(a_i)$) for an account a_i comprises:

$$IE(a_i) = \sum_{k}^{a_i \in A(IE)} \left(IE_k * \frac{F(IE_k)(a_i)}{\sum_{j}^{a \in A(IE_k)} F(IE_k)(a_j)} \right)$$

wherein IE_k is an apportioned amount of IE associated with group k, $A(IE_k)$ is a group of accounts associated with IE_k, $F(IE_k)$ is an apportionment rule associated with group k, $IE_k(a)$ is the amount apportioned to account a in group k, and IE(a) is the total Indirect Expense apportioned to account a.

9. (ORIGINAL) The method of claim 8, wherein the apportionment rule comprises a balance-based apportionment.

10. (ORIGINAL) The method of claim 9, wherein the balance-based apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{Current\ Balance\ of\ a}{\sum_{j}(Current\ Balance\ of\ a_j)}$$

summed over all a_j in group k.

11. (ORIGINAL) The method of claim 8, wherein the apportionment rule comprises a count-based apportionment.

12. (ORIGINAL) The method of claim 11, wherein the count-based apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{1}{(count\ of\ a\ in\ A(IE_k))}$$

for all a_j in group k.

13. (ORIGINAL) The method of claim 8, wherein the apportionment rule comprises a revenue-based apportionment.

14. (ORIGINAL) The method of claim 13, wherein the revenue-based apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{NIR(a) + OR(a)}{\sum_j (NIR(a_j) + OR(a_j))}$$

summed over a_j in group k.

15. (ORIGINAL) The method of claim 8, wherein the apportionment rule comprises a transaction count apportionment.

16. (ORIGINAL) The method of claim 15, wherein the transaction count apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{count\ of\ transactions(a)}{\sum_j (count\ of\ transactions(a_j))}$$

for a transaction type, and summed over a_j in group k.

17. (ORIGINAL) The method of claim 8, wherein the apportionment rule comprises a transaction amount apportionment.

18. (ORIGINAL) The method of claim 17, wherein the transaction amount apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{\sum_{transactions\ over\ the\ period} (count\ of\ transactions(a))}{\sum_j \sum_{transactions\ over\ the\ period} (count\ of\ transactions(a_j))}$$

for a transaction type, and summed over a_j in a group k.

19. (ORIGINAL) The method of claim 8, wherein the apportionment rule comprises a Direct Expense apportionment.

20. (ORIGINAL) The method of claim 19, wherein the Direct Expense apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{DE(a)}{\sum_j (DE(a_j))}$$

summed over a_j in a group k.

21. (ORIGINAL) The method of claim 8, wherein the apportionment rule comprises a normalized apportionment.

22. (ORIGINAL) The method of claim 1, wherein the costs are amortized over time using an amortization method selected from a group comprising: (1) straight line, (2) declining balance, and (3) interest rate.

23. (ORIGINAL) A system for financial processing, comprising:

a computer;

logic, performed by the computer, for:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

Profit	=	Net Interest Revenue (NIR)
	+	Other Revenue (OR)
	-	Direct Expense (DE)
	-	Indirect Expense (IE)

- Risk Provision (RP)

(c) wherein the Indirect Expense comprises costs not related to the accounts that are apportioned among all of the accounts in one or more groups.

24. (ORIGINAL) The system of claim 23, wherein the Indirect Expense is apportioned among all of the accounts using the organization attributes that are not related directly to the accounts.

25. (ORIGINAL) The system of claim 23, wherein the Indirect Expense is apportioned among all of the accounts using one of a plurality of apportionment methods.

26. (PREVIOUSLY PRESENTED) The system of claim 23, wherein the Indirect Expense is apportioned among all of the accounts using a plurality of apportionment methods.

27. (ORIGINAL) The system of claim 23, wherein an account may be associated with more than one group.

28. (ORIGINAL) The system of claim 23, wherein a group may be associated with more than one account.

29. (ORIGINAL) The system of claim 23, wherein any unallocated Indirect Expense is apportioned to an empty group.

30. (ORIGINAL) The system of claim 23, wherein the Indirect Expense ($IE(a_i)$) for an account a_i comprises:

$$IE(a_i) = \sum_{k}^{a_i \in A(IE)} \left(IE_k * \frac{F(IE_k)(a_i)}{\sum_{a \in A(IE_k)} \sum_{j} F(IE_k)(a_j)} \right)$$

wherein IE_k is an apportioned amount of IE associated with group k, $A(IE_k)$ is a group of accounts associated with IE_k, $F(IE_k)$ is an apportionment rule associated with group k, $IE_k(a)$ is the amount apportioned to account a in group k, and IE(a) is the total Indirect Expense apportioned to account

a.

31. (ORIGINAL) The system of claim 30, wherein the apportionment rule comprises a balance-based apportionment.

32. (ORIGINAL) The system of claim 31, wherein the balance-based apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{Current\ Balance\ of\ a}{\sum_j (Current\ Balance\ of\ a_j)}$$

summed over all a_j in group k.

33. (ORIGINAL) The system of claim 30, wherein the apportionment rule comprises a count-based apportionment.

34. (ORIGINAL) The system of claim 33, wherein the count-based apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{1}{(count\ of\ a\ in\ A(IE_k))}$$

for all a_j in group k.

35. (ORIGINAL) The system of claim 30, wherein the apportionment rule comprises a revenue-based apportionment.

36. (ORIGINAL) The system of claim 35, wherein the revenue-based apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{NIR(a) + OR(a)}{\sum_j (NIR(a_j) + OR(a_j))}$$

summed over a_j in group k.

37. (ORIGINAL) The system of claim 30, wherein the apportionment rule comprises a transaction count apportionment.

38. (ORIGINAL) The system of claim 37, wherein the transaction count apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{count\ of\ transactions(a)}{\sum_j (count\ of\ transactions(a_j))}$$

for a transaction type, and summed over a_j in group k.

39. (ORIGINAL) The system of claim 30, wherein the apportionment rule comprises a transaction amount apportionment.

40. (ORIGINAL) The system of claim 39, wherein the transaction amount apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{\sum_{transactions\ over\ the\ period} (count\ of\ transactions(a))}{\sum_j \sum_{transactions\ over\ the\ period} (count\ of\ transactions(a_j))}$$

for a transaction type, and summed over a_j in a group k.

41. (ORIGINAL) The system of claim 30, wherein the apportionment rule comprises a Direct Expense apportionment.

42. (ORIGINAL) The system of claim 41, wherein the Direct Expense apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{DE(a)}{\sum_j (DE(a_j))}$$

summed over a_j in a group k.

43. (ORIGINAL) The system of claim 42, wherein the costs are amortized over time using an amortization method selected from a group comprising: (1) straight line, (2) declining balance, and (3) interest rate.

44. (ORIGINAL) An article of manufacture embodying logic for performing financial processing in a computer, comprising:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

Profit = Net Interest Revenue (NIR)
+ Other Revenue (OR)
- Direct Expense (DE)
- Indirect Expense (IE)
- Risk Provision (RP)

(c) wherein the Indirect Expense comprises costs not related to the accounts that are apportioned among all of the accounts in one or more groups.

45. (ORIGINAL) The article of manufacture of claim 44, wherein the Indirect Expense is apportioned among all of the accounts using the organization attributes that are not related directly to the accounts.

46. (ORIGINAL) The article of manufacture of claim 44, wherein the Indirect Expense is apportioned among all of the accounts using one of a plurality of apportionment methods.

47. (PREVIOUSLY PRESENTED) The article of manufacture of claim 44, wherein the Indirect Expense is apportioned among all of the accounts using a plurality of apportionment methods.

48. (ORIGINAL) The article of manufacture of claim 44, wherein an account may be associated with more than one group.

49. (ORIGINAL) The article of manufacture of claim 44, wherein a group may be associated

with more than one account.

50. (ORIGINAL) The article of manufacture of claim 44, wherein any unallocated Indirect Expense is apportioned to an empty group.

51. (ORIGINAL) The article of manufacture of claim 44, wherein the Indirect Expense ($IE(a_i)$) for an account a_i comprises:

$$IE(a_i) = \sum_{k}^{a_i \in A(IE)} \left(IE_k * \frac{F(IE_k)(a_i)}{\sum_{a \in A(IE_k)} \sum_{j} F(IE_k)(a_j)} \right)$$

wherein IE_k is an apportioned amount of IE associated with group k, $A(IE_k)$ is a group of accounts associated with IE_k, $F(IE_k)$ is an apportionment rule associated with group k, $IE_k(a)$ is the amount apportioned to account a in group k, and IE(a) is the total Indirect Expense apportioned to account a.

52. (ORIGINAL) The article of manufacture of claim 51, wherein the apportionment rule comprises a balance-based apportionment.

53. (ORIGINAL) The article of manufacture of claim 52, wherein the balance-based apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{Current\ Balance\ of\ a}{\sum_{j}(Current\ Balance\ of\ a_j)}$$

summed over all a_j in group k.

54. (ORIGINAL) The article of manufacture of claim 51, wherein the apportionment rule comprises a count-based apportionment.

55. (ORIGINAL) The article of manufacture of claim 54, wherein the count-based apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{1}{(count\ of\ a\ in\ A(IE_k))}$$

for all a_j in group k.

56. (ORIGINAL) The article of manufacture of claim 51, wherein the apportionment rule comprises a revenue-based apportionment.

57. (ORIGINAL) The article of manufacture of claim 56, wherein the revenue-based apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{NIR(a) + OR(a)}{\sum_j (NIR(a_j) + OR(a_j))}$$

summed over a_j in group k.

58. (ORIGINAL) The article of manufacture of claim 51, wherein the apportionment rule comprises a transaction count apportionment.

59. (ORIGINAL) The article of manufacture of claim 58, wherein the transaction count apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{count\ of\ transactions(a)}{\sum_j (count\ of\ transactions(a_j))}$$

for a transaction type, and summed over a_j in group k.

60. (ORIGINAL) The article of manufacture of claim 51, wherein the apportionment rule comprises a transaction amount apportionment.

61. (ORIGINAL) The article of manufacture of claim 60, wherein the transaction amount apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{\sum_{transactions\ over\ the\ period} (count\ of\ transactions(a))}{\sum_j \sum_{transactions\ over\ the\ period} (count\ of\ transactions(a_j))}$$

for a transaction type, and summed over a_j in a group k.

62. (ORIGINAL) The article of manufacture of claim 51, wherein the apportionment rule comprises a Direct Expense apportionment.

63. (ORIGINAL) The article of manufacture of claim 62, wherein the Direct Expense apportionment comprises:

$$F(IE_k)(a) = IE_k * \frac{DE(a)}{\sum_j (DE(a_j))}$$

summed over a_j in a group k.

64. (ORIGINAL) The article of manufacture of claim 51, wherein the apportionment rule comprises a normalized apportionment.

65. (ORIGINAL) The article of manufacture of claim 44, wherein the costs are amortized over time using an amortization method selected from a group comprising: (1) straight line, (2) declining balance, and (3) interest rate.

66. (PREVIOUSLY PRESENTED) The system of claim 30, wherein the apportionment rule comprises a normalized apportionment.